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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/975,241	10/12/2001	John Polk	06556.0003-04000	2371

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EXAMINER

COSIMANO, EDWARD R

ART UNIT	PAPER NUMBER
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3629

DATE MAILED: 06/19/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/975,241

Applicant(s)

POLK, JOHN

Examiner

Edward R. Cosimano

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 October 2001.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 127-370 is/are pending in the application.
- 4a) Of the above claim(s) none is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 127-370 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 November 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☒ The proposed drawing correction filed on 12 October 2001 is: a) ☒ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 5 & 9.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other:

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1. Applicant should note the changes to patent practice and procedure:

A) effective December 01, 1997 as published in the Federal Register, Vol 62, No. 197, Friday October 10, 1997; and

B) effective November 07, 2000 as published in the Federal Register, Vol 65, No. 54603, September 08, 2000.

2. The notice of related litigations filed February 08, 2002 and April 10, 2002 have been noted and made of record in the instant application file.

3. The disclosure is objected to because of the following informalities:

A) applicant must update:

(1) the continuing data on page 1;

with the current status of each of the referenced applications, e.g., --now abandoned--, or --now patent #?--, or --which is abandoned and now serial number #?--, etc.

Appropriate correction is required.

4. The specification and drawings have not been checked to the extent necessary to determine the presence of all possible minor errors. Applicant's cooperation is requested in correcting any errors of which applicant may become aware in the specification or drawings. Applicant should note the requirements of 37 CFR § 1.74, § 1.75, § 1.84(o,p(5)), § 1.121(a)-1.121(f) & § 1.121(h)-1.121(i).

5. Claims 127-370 are rejected under the judicially created doctrine of double patenting over either:

A) claims 1-48 of U. S. Patent No. 5,946,669; or

B) claims 1-70 of U. S. Patent No. 6,119,107;

since the claims, if allowed, would improperly extend the "right to exclude" already granted in the patent.

5.1 The subject matter claimed in the instant application is fully disclosed in either of the patents and is covered by either of the patents since the patents and the application are claiming common subject matter, as follows:

A) centrally receiving instructions for processing payment/debit information and/or disbursement information in regard to an obligation; and

B) centrally processing the payment/debit information according to the received instructions; and/or

C) centrally processing the disbursement information according to the received instructions.

6. Claims 127-370 are provisionally rejected under the judicially created doctrine of double patenting over claim 145-252 of copending Application No. 09/413,862. This is a provisional double patenting rejection since the conflicting claims have not yet been patented.

6.1 The subject matter claimed in the instant application is fully disclosed in the referenced copending application and would be covered by any patent granted on that copending application since the referenced copending application and the instant application are claiming common subject matter, as follows:

A) centrally receiving instructions for processing payment/debit information and/or disbursement information in regard to an obligation; and

B) centrally processing the payment/debit information according to the received instructions; and/or

C) centrally processing the disbursement information according to the received instructions.

7. The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. See *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and, *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

7.1 A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent is shown to be commonly owned with this application. See 37 CFR 1.130(b).

7.2 Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. § 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

8.1 Claims 127-370 are rejected under 35 U.S.C. § 102(e) as being clearly anticipated by either Embery (2002/0032651) or Lawlor et al (2002/0038289).

8.2 Claims 127-370 are rejected under 35 U.S.C. § 102(b) as being clearly anticipated by either Anderson (5,283,829) or Hilt et al (5,465,206).

8.3 Claims 127-370 are rejected under 35 U.S.C. § 102(a) as being clearly anticipated by Landry (5,649,117).

8.4 In regard to claims 127-370, any one of either Anderson ('829) or Hilt et al ('206) or Landry ('117) or Embery ('651) or Lawlor et al ('289) disclose a system which uses electronic data interchange (EDI) messages to transfer funds in order to disburse payments to various receivers through the common ordinary paths of making payments, i.e. banks, ACH etc. These EDI messages contain multiple parts which include electronic funds transfer (EFT) data

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as well as user instructions, i.e. addendum. It is noted that the addendum information may include other EFT data which must occur before the original EFT can take place.

8.4.1 The EFT transaction may be of any suitable nature so as to ensure the proper transfer of the required funds.

9. The shorten statutory period of response is set to expire 3 (three) months from the mailing date of this Office action.

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Edward Cosimano whose telephone number is (703) 305-9783. The examiner can normally be reached Monday through Thursday from 7:30am to 6:00pm. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss, can be reached on (703)-308-2702. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

10.1 The fax phone number for UNOFFICIAL/DRAFT FAXES is (703) 746-7240.

10.2 The fax phone number for OFFICIAL FAXES is (703) 305-7687.

10.3 The fax phone number for AFTER FINAL FAXES is (703) 308-3691.

06/16/02



Edward R. Cosimano
Primary Examiner A.U. 3629

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5. The following is an Examiner's Statement of Reasons for Allowance over the prior art of record:

A) the prior art for example either Hannula et al (WO 97/17678) or Bazet et al (99/03243) or McGurl et al (5,893,080 or 6,223,168) or Embrey (6,311,170) which discloses the use of a third party as the intermediary when making payments.

B) however in regard to claims 145, 171, 197 & 198, the prior art does not teach or suggest a system in which:

- (1) a third party receives disbursement information and payment information that includes a debit;
- (2) the payment information is sent to a financial institution; and
- (3) the disbursement information is sent to an intermediary party.

Claims 146-170 & 172-196 are allowable for the same reason.

C) however in regard to claims 199, 208, 217 & 218 the prior art does not teach or suggest a system in which:

- (1) a third party receives disbursement information and payment information that includes a debit;
- (2) a payment is established by setting a payment date, validating the payment and authorizing the payment; and
- (3) a disbursement is established by setting a disbursement date, validating the disbursement and authorizing the disbursement.

Claims 200-207 & 209-216 are allowable for the same reason.

D) however in regard to claims 219, 235, 251 & 252 the prior art does not teach or suggest a system in which:

- (1) a third party receives disbursement information and payment information that includes a debit;
- (2) a payment is established by setting a payment date, validating the payment and authorizing the payment;
- (3) a disbursement is established by setting a disbursement date, validating the disbursement and authorizing the disbursement;

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(4) the payment information is sent to a financial institution; and

(5) the disbursement information is sent to an intermediary party.

Claims 220-234 & 236-250 are allowable for the same reason.